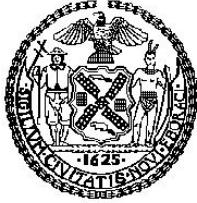


# Exhibit F



**DISTRICT ATTORNEY  
QUEENS COUNTY**  
125-01 QUEENS BOULEVARD  
KEW GARDENS, NEW YORK 11415-1568  
718-286-6000

**RICHARD A. BROWN**  
DISTRICT ATTORNEY

**FOR IMMEDIATE RELEASE**  
MONDAY, MARCH 24, 2014

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**FORMER WOODSIDE USED CAR SALESMAN CHARGED IN LOAN SCAM**  
**FOLLOWING UNDERCOVER STING**

Queens District Attorney Richard A. Brown today announced that a former Queens used car salesman has been charged with scheming to defraud \$10,600 in cash from two individuals he sold vehicles to and assisted with financing by claiming that he could have their loans marked paid off if they provided him with lump sums of cash.

At the time of his arrest following an undercover sting operation, in which the defendant was lured to Queens under the pretense of meeting one of his intended victims and receiving money, the defendant allegedly told a District Attorney investigator, "I knew something was up when the complainant (victim) told me they had to meet me in Queens."

District Attorney Brown said, "The defendant should have trusted his instincts and stayed out of Queens. In this case, the defendant allegedly tried to swindle his victims out of large sums of cash by claiming that he could have their auto loans forgiven and own their vehicles free and clear of any liens. Instead, he would have left them with financial headaches and bad credit ratings when their financial institutions came looking to collect late payments."

The District Attorney identified the defendant as Julio Estrada (also known as John DeSantos), 39, of 112 Knob Hill Road in Hackettstown, New Jersey. Estrada, who worked at New York Motor Group, which is located at 60-20 Northern Boulevard in Woodside, Queens, until December 2013, was arraigned on Thursday, March 20, 2014, before Queens Criminal Court Judge John Zoll on a criminal complaint charging him with third-degree grand larceny, second-degree forgery, second-degree criminal possession of a forged instrument, third-degree attempted grand larceny, fourth-degree criminal possession of stolen property, first-degree scheme to defraud and fourth-degree attempted criminal possession of stolen property. Estrada, who faces up to seven years in prison if convicted, was remanded in lieu of \$75,000 bail and ordered to return to court on April 3, 2014.

District Attorney Brown said that, according to the criminal charges, on March 11, 2014, Estrada, as John DeSantos, telephoned, a 43-year-old Corona woman to whom he had previously sold a used car at New York Motor Group and for which he had arranged financing for the vehicle in the amount of approximately \$16,000 with M&T Bank. During the telephone conversation and subsequent others, Estrada allegedly told the woman that he was now a loan officer for "Dealer Services" and that if she gave him \$3,773 in cash, he had the power to mark her loan as paid in full. It is alleged that during a telephone call to the woman on March 12, 2014, Estrada instructed her to bring the money to a TD Bank branch located on Junction and Northern Boulevards, where she

(MORE)

would be given further instruction. Once at the location, it is alleged that Estrada instructed the woman to deposit the \$3,773 in cash in a bank account in the name of “Stephanie Almodovar,” whom Estrada claimed was his boss but, in fact, was his daughter. Estrada also allegedly represented to the woman that he was from “financing” and indicated that he was in association with New York Motor Group. The woman then allegedly deposited the money in the account as instructed by Estrada.

It is similarly alleged that between March 11, 2014, and March 19, 2014, Estrada, again as John DeSantos, engaged in a series of telephone calls with a 27-year-old Stamford, Connecticut, man to whom he had sold a used car at New York Motor Group and for which he had arranged financing for the vehicle in the amount of approximately \$16,000 with Westlake Financial Services. It is alleged that Estrada also told the man that he was a loan officer for “Dealer Services” and that if he gave him \$6,871.98 in cash, he had the power to mark his loan as paid in full. In a telephone conversation on March 19, 2014, Estrada agreed to meet with the man at 2:30 p.m. that day at the Bank of America branch located at 31-81 Steinway Street in Queens and that in exchange for the cash, he (Estrada) would give the man paperwork that would evidence the transaction and allow the man to obtain a clean title from the Department of Motor Vehicles.

When Estrada showed up at the planned meeting place, he was arrested by a detective from the Queens District Attorney’s Detective Bureau.

At the time of his arrest, Estrada was in possession of a partially completed New York State Department of Motor Vehicles affirmation of repossession and bill of sale form, which in the box for “lender,” stated “N/A Paid Off” and a New York State Department of Motor Vehicle Notice of Lien, which in the box marked “Lienholder’s name,” stated “Paid In Full.”

Further investigation allegedly revealed the existence of two more victims whom Estrada contacted in the same manner and made similar representations, which induced each of them to deposit sums in excess of \$1,000 in cash into a bank account provide to them by Estrada, and which in fact was his wife’s personal bank account.

The owner of New York Motor Group informed detectives that Estrada had not worked at New York Motor Group since December 2013 and had no authority to contact customers or take payments on their loans.

The investigation was conducted by Detective Edwin J. Driscoll, of the District Attorney’s Detective Bureau, under the supervision of Lawrence J. Festa, Chief Investigator, and Franco Russo, Deputy Chief Investigator.

Assistant District Attorney Mary M. Lowenburg, Chief of the District Attorney’s Auto Crime and Insurance Fraud Unit, is prosecuting the case under the supervision of Assistant District Attorneys Gerard A. Brave, Bureau Chief, and Mark L. Katz, Deputy Bureau Chief and the overall supervision of Executive Assistant District Attorney for Investigations Peter A. Crusco and Deputy Executive Assistant District Attorney for Investigations Linda M. Cantoni.

It should be noted that a criminal complaint is merely an accusation and that a defendant is presumed innocent until proven guilty.

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Note to Editor: An e-version of this press release is posted on QDA website at [www.queensda.org](http://www.queensda.org)